

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

GREGGORY MICHEL  
MELANIE MICHEL  
Debtor(s)

Case No. 15-23662JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/05/2015.
- 2) The plan was confirmed on 11/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/21/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/25/2020.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,214.00.
- 10) Amount of unsecured claims discharged without payment: \$13,126.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$177,068.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$177,068.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,800.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$7,994.47  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,794.47**

Attorney fees paid and disclosed by debtor: \$1,200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFC FIRST FINANCIAL CORP	Unsecured	1,886.00	1,899.46	1,899.46	1,694.22	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	662.00	662.38	662.38	639.29	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	1,145.00	1,115.09	1,115.09	1,076.22	0.00
CAPITAL ONE NA**	Unsecured	1,865.00	1,935.00	1,935.00	1,867.54	0.00
DISCOVER BANK(*)	Unsecured	2,930.00	3,023.13	3,023.13	2,917.73	0.00
DOLLAR BANK FSB(*)	Secured	5,664.00	5,400.19	7,637.30	7,637.30	0.00
EVERBANK(*)	Priority	0.00	350.00	0.00	0.00	0.00
EVERBANK(*)	Priority	0.00	1,298.00	1,298.00	1,298.00	0.00
EVERBANK(*)	Secured	11,281.00	11,344.92	10,513.88	10,513.88	1,096.83
FIRST NATIONAL BANK OF OMAHA(	Unsecured	1,912.00	1,829.79	1,829.79	1,765.99	0.00
GECC/SAMS CLUB++	Unsecured	11,303.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	8,682.00	8,682.69	8,682.69	8,379.98	0.00
MIDLAND FUNDING LLC	Unsecured	NA	5,109.95	5,109.95	4,931.80	0.00
MIDLAND FUNDING LLC	Unsecured	NA	6,347.42	6,347.42	6,126.13	0.00
NAVIGANT CREDIT UNION	Secured	9,569.00	NA	9,566.47	9,566.47	984.52
PENNYMAC LOAN SERVICES LLC	Secured	0.00	1,554.15	1,554.15	1,554.15	0.00
PENNYMAC LOAN SERVICES LLC	Secured	111,406.00	111,586.24	0.00	65,166.34	0.00
PNC BANK NA	Unsecured	NA	473.37	473.37	456.87	0.00
PNC BANK NA	Unsecured	3,531.00	3,341.15	3,341.15	3,224.67	0.00
PNC BANK NA	Secured	9,650.00	9,011.32	8,991.81	8,991.81	344.84
PNC BANK NA	Secured	11,460.00	11,220.76	11,220.76	11,220.76	1,171.71
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	11,697.00	11,205.06	11,205.06	10,814.41	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	938.27	938.27	905.56	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,845.00	1,761.83	1,761.83	1,700.40	0.00
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	87.10	87.10	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	139.01	139.01	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$18,151.18	\$83,317.52	\$1,096.83
Mortgage Arrearage	\$1,554.15	\$1,554.15	\$0.00
Debt Secured by Vehicle	\$29,779.04	\$29,779.04	\$2,501.07
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$49,484.37</b>	<b>\$114,650.71</b>	<b>\$3,597.90</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,524.11	\$1,524.11	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,524.11</b>	<b>\$1,524.11</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$48,324.59</b>	<b>\$46,500.81</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$10,794.47</u>
Disbursements to Creditors	<u>\$166,273.53</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$177,068.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/04/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.